

### Claims

1. A method of establishing and carrying out communication between a data source and a user, where said communication is effected via a fixed or a mobile network, characterised in by placing a program that handles said presentation to the user in the user's own terminal which, in turn, is connected, via a server, to a data source that contains data; and in that the terminal handles data to and from the server such that when receiving information from a user the program clears this information from the layout and protocol and sends to the server and further to the data source solely interaction data, and, on the other hand, when receiving data from the data source places this data in a correct protocol for presentation to the user in the right presentation form and with the correct user layout.

2. A method according to Claim 1, characterised in that the presentation handling program is independent of the application used by the user.

3. A method according to any one of the preceding Claims, characterised in that the program in the terminal also includes a dialogue facility which enables the facility to handle inputs from the user and to respond to the user without reverting back to the data source.

4. A method according to Claim 1, 2 or 3, characterised in that the program is downloaded into the terminal from the server on its first time of use.

5. A method according to Claim 1, 2 or 3, characterised in that when the program has been updated in

the server, the updated program is downloaded from the server to the terminal when contact with the server is made subsequent to the program being updated.

- 5 6. A method according to Claim 5, characterized in that when the updated program involves a critical change in the program the updated program is downloaded on the first contact with the server, whereas when the change is not critical the program is downloaded on the first contact  
10 of the terminal with the server while using a high bandwidth.